

October 12, 2001

TO: Employees Eligible for Federal Employees Health Benefits Program (FEHBP)

FROM: Bob MacKinnon, NIH Benefits Officer

SUBJECT: FEHBP Open Season

The US Office of Personnel Management (OPM) is sponsoring an open season for the FEHBP from **November 12 through December 10, 2001**. During this period you may enroll initially, change to a new plan, or change the option or type of enrollment with any plan.

Certain categories of employees are excluded by law or regulation from eligibility for FEHBP enrollment: Commissioned Corps personnel, employees serving under appointments limited to one year or less, and intermittent employees. However, temporary employees who have completed one year of current continuous employment, excluding any break in service of five days or less, are eligible to enroll.

You may obtain a booklet, RI 70-1 (or RI 70-8 for temporary employees), entitled **2002 Guide to Federal Employees Health Benefits Plans**, from your IC Personnel Office or Administrative Office. This booklet contains Open Season enrollment instructions and general information about the FEHBP. It itemizes the major features and costs of each plan and contains general information on various categories of coverage. This year the **Guide** is set up into two general categories of plan: 1) nationwide managed fee-for-service plans, e.g., Blue Cross/Blue Shield; and 2) Health Maintenance Organization (HMO) plans. Some plans have a Point-of-Service (POS) product, which means that the plan will permit its enrollees to obtain services outside the plan's network of providers, but the services will cost the enrollee more than if he/she had used the plan's providers. The Guide will indicate it when a plan offers a POS product.

### **Temporary Continuation of Coverage (TCC)**

You should be aware that if you leave Federal employment, you will probably be eligible for TCC (unless you are separated for gross misconduct). TCC can continue your enrollment for up to 18 months. TCC is also available for up to 36 months for dependents who lose eligibility as family members under your enrollment. This includes spouses who lose coverage because of divorce and children who lose coverage because they marry or reach age 22. TCC enrollees must pay the total premium (without a Government contribution) plus a 2% charge for administrative expenses.

There are specific time frames in which you or your dependent must enroll for TCC. Contact your personnel office for further information concerning TCC.

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If you are currently enrolled in a FEHBP plan, you will receive a copy of your plan's 2002 brochure at your home address from the plan. If you do not receive this by November 20, please contact your IC personnel office for a copy.

If you are eligible for enrollment and are not presently enrolled or covered by another federal enrollment, please contact your IC personnel office for program information and plan brochures.

After reviewing your 2002 plan brochure, if you do not wish to change your present enrollment you need do nothing further. If you wish to enroll or change your present enrollment you may do so by using either **Employee Express (EE)** or completing a Health Benefits Registration Form, SF 2809. Registration Assistants are available to answer questions and to assist you in completing the SF 2809. The names and locations of these assistants are posted on official bulletin boards and are also available in your personnel office. Please contact your IC personnel office if you have questions on eligibility or have technical questions on the program or contract provisions.

Complete and return all copies of the SF 2809 to your personnel office as soon as possible, but not later than the close of business, **December 10, 2001**. Allow time for mail delays and be certain that the form reaches the personnel office by the deadline.

### **USING EMPLOYEE EXPRESS**

Instead of using the SF 2809, you may enroll or change your enrollment using **EE**. You may use the telephone or access **EE via the WEB (See the next paragraph)**. The telephone number (you must use a touch-tone phone) is **(478) 757-3088** or toll free **1-800-573-0940**. **The TDD number is (478) 757-3117**. If you have lost your PIN or cannot remember it, you may call the **Employee Express Help Desk at (478) 757-3030**. Additional help is available from the **HRPS HR Solutions Team on (301) 496-4556**. You will need to know the name and enrollment code of the health plan you are selecting to start enrollment, change from self to family or change from one plan or option to another. If you choose the family option, you will need the name, social security number, date of birth, gender, and relationship for each family member you list.

### **ACCESSING EMPLOYEE EXPRESS VIA THE WEB**

You can access EE via the web at <http://www.employeeexpress.gov/emain.htm>. However, in order to use the site, you must use a Web browser that supports Secure Socket Layers (SSL) protocol with 128 bit encryption software and JavaScript enabled. EE recommends that you use the Netscape Navigator Version 3.0 and higher or Microsoft Internet Explorer Version 3.02 and higher. Contact your IC LAN office for information on how to obtain a copy of the 128-bit encryption Web software, if necessary.

Enrollment or changes in enrollment made during the Open Season, as well as new premium rates, become effective **January 13, 2002**. They will be reflected in your salary check and Earnings and Leave Statement received on **February 5, 2002**. Report any errors to your timekeeper immediately.

**NOTE:** Information you provide by enrolling in the Federal Employees Health Benefits Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether you qualify for benefits, payments, or eligibility in the Federal Employees Health Benefits Program, Medicare, or other Government benefits programs.

## **CHANGES**

Many prepaid (HMO) plans allow individuals who live outside of their service areas to join the plan, or will permit enrollment if you live or work in their service areas. Check the front page of a plan's brochure.

### **Plans Dropping Out of the Program**

**Free State Health Plan** (codes LD1 and LD2).

**George Washington University Health Plan** (codes E51 and E 52).

**Aetna US Healthcare (North Carolina)** (codes 3G1 and 3G2).

**Doctors Health Plan (NC)** (codes 6D1 and 6D2).

**QualChoice of North Carolina** (codes 7Q1 and 7Q2).

**United Health Plan (NC)** (codes XM1 and XM2).

**CIGNA HealthCare of Arizona** (codes 161 and 162).

Enrollees in these plans will have to enroll in another FEHB plan during open season or they will cease to have FEHB coverage as of 1/13/2002.

## **MERGER**

**CareFirst Blue Cross and Blue Shield is merging their High Option (codes 101 and 102) with the Standard Option (codes 104 and 105).**

Enrollees in the High Option will automatically be changed to the Standard Option unless they elect another plan during the Open Season.

### **NEW OPTION**

**CareFirst Blue Cross and Blue Shield will offer a new Basic Option (codes 111 and 112) in 2002. If you enroll in this new option you will be required to use Preferred Providers. If you use a Non-Preferred Provider, no benefits will be paid.**

### **NAME CHANGES**

**Capital Care (codes 2G1 and 2G2) will be named CareFirst Blue Choice, Inc. The service area will be expanded to cover all of Maryland.**

**Postmasters (codes 361, 362, 364 and 365) will be called PBP Health Plan.**

**Intergroup of Arizona (codes A71 and A72) will be renamed Health Net of AZ, Inc.**

### **Plans Reducing Their Service Area**

**Aetna US Healthcare (Arizona) (codes WQ1 and WQ2) will no longer service Graham, Yuma and Yavapai counties.**

**Pacificare Health Plan (Arizona) (codes A31 and A32) will no longer service the following counties: Apache, Cochise, Coconino, Gila, Graham, Greenlee, La Paz, Navajo, Santa Cruz, Yavapai, Yuma, Mohave, and parts of Pinal.**

Enrollees affected by these changes will need to elect another plan during the Open Season.

### **TRICARE (Formerly CHAMPUS) COVERAGE**

If you have TRICARE coverage and are not enrolled in the FEHBP you should be aware that TRICARE coverage terminates when you become age 65 and are eligible for Medicare. You may wish to enroll in an FEHB plan during the Open Season before you retire so that you may continue the FEHB coverage into retirement. TRICARE coverage counts towards meeting the requirement of having FEHB coverage for the last 5 years of Federal service prior to retirement. You should also be aware that if you become age 65 while you are still employed, event number 1G on the Table of Permissible Changes allows you to enroll in FEHB when you lose your TRICARE coverage.

**NOTE: Effective October 1, 2001 military retirees make elect to enroll in Tricare for Life provided they enroll in Medicare Part B. For more information call 1-888-DOD-LIFE or go to the TRICARE web site at <http://www.tricare.osd.mil/>.**

## **CUSTOMER SATISFACTION SURVEY**

The US Office of Personnel Management arranged to have a customer satisfaction survey completed, in which enrollees rate their health plans in a variety of areas. The results of the survey are in the **Guide**.

## **HEALTH BENEFITS OPEN SEASON FAIR**

A Health Benefits Open Season Fair will be held in the Shannon Building (Building 1), Wilson Hall (3rd Floor) on **Tuesday, November 6, 2001, from 10 a.m. to 2 p.m.** Representatives from most of the plans which serve this area will be on hand to answer individual employee questions on their 2002 benefits. Sign language interpretation will be provided for those who need it. Attendance at the Fair should be cleared with your supervisor.

## **FEHB GUIDES AND BROCHURES ON THE INTERNET**

You may look at or download the **Guides** and brochures of any plan by visiting OPM's Web Site at <http://www.opm.gov/insure/health>. They will be posted after November 1, 2001.

## **WASHINGTON CONSUMER CHECKBOOK**

**PlanSmartChoice** will no longer be available to Federal employees, but will be replaced by **Washington Consumer CHECKBOOK's "Online Guide to Health Plans."** This Guide will give you a chance to compare costs and benefits among the plans available to you.

**CHECKBOOK'S "Online Guide to Health Plans"** will be available to NIH employees prior to the start of Open Season. Information on how to access the Guide will be provided prior to the Open Season.

**REMINDER: Most employees are now covered under Premium Conversion (as of October 8, 2000). Premium Conversion allows your FEHBP premiums to be deducted from your salary BEFORE taxes are applied (including Federal, State, FICA, and Medicare). Coverage was automatic unless you waived it prior to October 8, 2000. Those employees who waived the coverage initially may elect to be covered during open season by completing an election form. See you IC personnel office for details.**